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Dun & Bradstreet

a company of The Dun & Bradstreet Corporation

Business Economics Division

99 Church Street, New York, N.Y. 10007
212/285-7417

For Release: Jan. 31, 1982

Monthly Bank Clearings

H-23 No. 11

NOVEMBER BANK CLEARINGS CONTINUE THEIR DOWNWARD TREK

NEW YORK, January 28--Bank clearings in twenty-six leading centers slowed for the third consecutive month to $4,943,531,730,000 in November, 2.0 per cent less than October's $5,044,051,003,000, reports Dun & Bradstreet. Despite the easing, check turnover stretched the lead from a year earlier to 11.5 per cent over the $4,434,179,147,000[R] transacted in the comparable month of 1981.

At New York banks, check activity slid 2.2 per cent to $4,674,556,607,000 in November from the previous month's $4,780,336,159,000. Still, New York check transactions managed to stay 11.8 per cent above the $4,180,075,905,000[R] cleared in the like month of 1981.

In contrast, check clearings in the twenty-five centers outside of New York accelerated to $268,975,123,000 in November, edging 2.0 per cent above October's activity of $263,714,844,000. Clearings in these cities pushed 5.9 per cent ahead of the $254,103,242,000[R] handled in the same month a year earlier, the healthiest progress from 1981 since March. Whereas check turnover in seventeen cities had fallen short of the year-earlier pace in October, the lags in November were reduced to eight cities. Baltimore experienced the most improvement over last year with a gain of 47.2 per cent, followed by Boston, St. Louis and Buffalo in the 23.0 to 20.0 per cent range.

Bank clearings during the first eleven months of 1982 for the twenty-six centers totalled $55,492,062,851,000, swelling 18.5 per cent over transactions of $46,843,416,972,000[R] in the comparable period of 1981. Greatest progress over a year ago were exhibited in Seattle and New York, followed closely by Boston and Buffalo.

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(Statistical tables enclosed.)

2. MONTHLY BANK CLEARING REPORT
from Business Economics Division of Dun & Bradstreet

Monthly Comparisons of Bank Clearings by Cities
(in thousands of dollars)

	November 1982	November 1981	% Change	October 1982
Boston	$ 20,005,856	$ 16,262,844	+ 23.0	$ 19,528,680
Philadelphia	8,909,842	7,629,968	+ 16.8	8,645,004
Buffalo	10,719,609	8,935,768	+ 20.0	10,787,781
Pittsburgh	10,318,421	10,816,547	- 4.6	11,063,802
Cleveland	6,999,618	6,874,542	+ 1.8	6,552,252
Cincinnati	4,901,496	4,694,748	+ 4.4	4,736,088
Baltimore	7,905,824	5,372,174	+ 47.2	5,365,399
Richmond	2,498,982	2,658,331*	- 6.0	2,495,160
Atlanta	20,129,415	17,224,478	+ 16.9	20,776,493
New Orleans	3,370,773	4,208,105	- 19.9	3,675,187
Memphis	2,671,272	2,371,650	+ 12.6	2,524,421
Chicago	21,815,629	21,430,733	+ 1.8	22,574,095
Detroit	9,482,377	9,689,420	- 2.1	9,400,955
St. Louis	6,278,397	5,178,961	+ 21.2	5,636,259
Louisville	3,230,549	3,225,674	+ 0.2	3,617,068
Minneapolis	9,603,114	8,389,388	+ 14.5	8,706,474
Kansas City	6,911,397	7,092,154	- 2.5	7,010,609
Omaha	2,598,179	2,772,245	- 6.3	2,504,809
Denver	7,863,142	7,551,949	+ 4.1	7,557,012
Dallas	14,702,581	14,882,955	- 1.2	14,373,016
Houston	17,499,092	19,665,974	- 11.0	17,660,796
Los Angeles	34,750,759	33,097,024	+ 5.0	34,182,709
San Francisco	25,114,453	24,024,368	+ 4.5	24,240,941
Portland, Ore	4,124,451	3,730,645	+ 10.6	3,713,078
Seattle	6,569,895	6,322,597	+ 3.9	6,386,756
Total 25 Cities	$ 268,975,123	$ 254,103,242*	+ 5.9	$ 263,714,844
New York	4,674,556,607	4,180,075,905*	+ 11.8	4,780,336,159
Total 26 Cities	$4,943,531,730	$4,434,179,147*	+ 11.5	$5,044,051,003

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3. MONTHLY BANK CLEARING REPORT

SUMMARY OF BANK CLEARINGS--MONTHLY--1979 TO DATE
(Millions of Dollars)

TOTAL 26 UNITED STATES CITIES

	1982	1981	1980	1979
January.....	$ 4,548,299*	$ 4,048,656	$ 3,408,938	$ 2,543,050
February.....	4,530,089*	3,780,339	3,183,684	2,201,345
March.....	5,500,772*	4,321,886	3,701,171	2,504,606
April.....	4,931,214*	3,996,219	3,473,593	2,492,572
May.....	4,968,801*	3,949,763	3,472,386	2,587,251
June.....	5,520,891*	4,414,782	3,549,986	2,793,474
July.....	5,122,804*	4,629,006	3,842,801	2,942,097
August.....	5,204,593	4,302,856	3,598,173	2,913,636
September.....	5,177,017	4,400,591	3,809,302	2,815,084
October.....	5,044,051	4,565,138	4,273,411	3,418,621
November.....	4,943,532	4,434,179**	3,500,359	2,943,807
December.....		4,573,730	3,893,509	2,836,750
Total.....		$ 51,417,145**	$ 43,707,313	$ 32,992,293

NEW YORK CITY

January.....	$ 4,292,402	$ 3,790,644	$ 3,143,672	$ 2,290,061
February.....	4,295,947	3,550,702	2,946,406	1,993,265
March.....	5,213,242	4,049,325	3,446,343	2,258,141
April.....	4,663,209	3,717,162	3,208,394	2,245,252
May.....	4,722,781	3,696,238	3,231,368	2,330,772
June.....	5,241,152	4,131,421	3,305,377	2,551,498
July.....	4,862,639	4,346,966	3,582,275	2,690,698
August.....	4,937,188	4,039,077	3,360,502	2,663,808
September.....	4,905,135	4,125,634	3,555,766	2,583,063
October.....	4,780,336	4,300,033	4,000,977	3,144,077
November.....	4,674,557	4,180,076**	3,267,920	2,703,563
December.....		4,290,909	3,613,262	2,592,912
Total.....		$ 48,218,187**	$ 40,662,262	$ 30,047,110

TOTAL 25 CITIES EXCLUDING NEW YORK CITY

January.....	$ 255,897*	$ 258,012	$ 265,266	$ 252,989
February.....	234,142*	229,637	237,278	208,080
March.....	287,530*	272,561	254,828	246,465
April.....	268,005*	279,057	265,199	247,320
May.....	246,020*	253,525	241,018	256,479
June.....	279,739*	283,361	244,609	241,976
July.....	260,165*	282,040	260,526	251,399
August.....	267,405	263,779	237,671	249,828
September.....	271,882	274,957	253,536	232,021
October.....	263,715	265,105	272,434	274,544
November.....	268,975	254,103	232,439	240,244
December.....		282,821	280,247	243,838
Total.....		$ 3,198,958	$ 3,045,051	$ 2,945,183

*Estimated **Revised

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Dun & Bradstreet

a company of The Dun & Bradstreet Corporation

Business Economics Division

99 Church Street, New York, N.Y. 10007
212/285-7417

For Release: Mar. 22, 1983

Monthly Bank Clearings

H-24 No. 12

DECEMBER BANK CLEARINGS END THE YEAR WITH A REBOUND

NEW YORK, March 21--Bank clearings in the twenty-six leading centers rebounded 6.3 per cent in December to $5,253,987,076,000, from $4,943,531,730,000 in the prior month, reports Dun & Bradstreet. This upturn marked the end of a three-month slump in check turnover but did not lift activity back to the record June pace of $5.5 trillion. However, transactions registered a healthy 14.9 per cent gain over the $4,574,444,147,000[R] handled in the like 1981 month.

New York banks contributed to this rebound by clearing $4,950,350,652,000 in December, a 5.9 per cent rise over November's volume of $4,674,556,607,000, and held a 15.4 per cent lead over the $4,290,908,688,000 handled in December 1981.

In the twenty-five centers outside New York, a stronger upturn prevailed as their banks cleared an unprecedented $303,636,424,000, a 12.9 per cent jump over November's $268,975,123,000, and a rise of 7.1 per cent over the $283,535,459,000[R] cleared in the comparable month a year earlier. Buffalo, Boston, Los Angeles, and St. Louis showed the strongest gains over last year, ranging from 47.7 per cent to 18.7 per cent.

The aggregate volume of checks cleared during the twelve months of 1982 amounted to $60,746,049,927,000, climbing 18.1 per cent above the $51,417,861,119,000[R] check turnover for the calendar year of 1981. Buffalo, New York, Seattle, and Boston led in the rate of increase over 1981 activity. Of the twelve cities experiencing a downward trend, Detroit, Portland, Oregon, and Pittsburgh sustained the largest declines from 1981 levels of check transactions.

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(Statistical tables enclosed.)

2. MONTHLY BANK CLEARING REPORT
from Business Economics Division of Dun & Bradstreet

Monthly Comparisons of Bank Clearings by Cities
(in thousands of dollars)

	December 1982	December 1981	% Change	November 1982
Boston	$ 23,881,471	$ 18,593,137	+ 28.4	$ 20,005,856
Philadelphia	9,967,604	8,744,032	+ 14.0	8,909,842
Buffalo	13,636,935	9,232,236	+ 47.7	10,719,609
Pittsburgh	11,959,920	12,122,292	- 1.3	10,318,421
Cleveland	7,717,813	7,861,834*	- 1.8	6,999,618
Cincinnati	5,044,362	5,044,207	+ 0.003	4,901,496
Baltimore	6,045,321	5,824,747	+ 3.8	7,905,824
Richmond	2,708,567	3,225,682	- 16.0	2,498,982
Atlanta	20,948,267	19,524,140	+ 7.3	20,129,415
New Orleans	4,887,837	5,536,095*	- 11.7	3,370,773
Memphis	2,765,359	2,642,785	+ 4.6	2,671,272
Chicago	25,255,688	24,083,905	+ 4.9	21,815,629
Detroit	10,388,177	11,034,996	- 5.9	9,482,377
St. Louis	6,735,202	5,674,393	+ 18.7	6,278,397
Louisville	3,398,781	3,381,869	+ 0.5	3,230,549
Minneapolis	9,857,851	9,946,924	- 0.9	9,603,114
Kansas City	7,930,123	7,819,110*	+ 1.4	6,911,397
Omaha	2,852,232	3,164,667	- 9.9	2,598,179
Denver	9,308,483	8,279,281	+ 12.4	7,863,142
Dallas	16,419,436	16,960,902	- 3.2	14,702,581
Houston	21,245,922	24,120,817	- 11.9	17,499,092
Los Angeles	39,570,720	33,166,999	+ 19.3	34,750,759
San Francisco	29,993,981	26,820,675	+ 11.8	25,114,453
Portland, Ore.	4,041,102	3,876,354	+ 4.3	4,124,451
Seattle	7,075,270	6,853,380	+ 3.2	6,569,895
Total 25 Cities	$ 303,636,424	$ 283,535,459*	+ 7.1	$ 268,975,123
New York	4,950,350,652	4,290,908,688	+ 15.4	4,674,556,607
Total 26 Cities	$5,253,987,076	$4,574,444,147*	+ 14.9	$4,943,531,730

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SUMMARY OF BANK CLEARINGS--MONTHLY--1979 TO DATE
(Millions of Dollars)

TOTAL 26 UNITED STATES CITIES

	1982	1981	1980	1979
January	$ 4,548,299*	$ 4,048,656	$ 3,408,938	$ 2,543,050
February	4,530,089*	3,780,339	3,183,684	2,201,345
March	5,500,772*	4,321,886	3,701,171	2,504,606
April	4,931,214*	3,996,219	3,473,593	2,492,572
May	4,968,801*	3,949,763	3,472,386	2,587,251
June	5,520,891*	4,414,782	3,549,986	2,793,474
July	5,122,804*	4,629,006	3,842,801	2,942,097
August	5,204,593	4,302,856	3,598,173	2,913,636
September	5,177,017	4,400,591	3,809,302	2,815,084
October	5,044,051	4,565,138	4,273,411	3,418,621
November	4,943,532	4,434,179	3,500,359	2,943,807
December	5,253,987	4,574,444**	3,893,509	2,836,750
Total	$ 60,746,050	$ 51,417,859**$	43,707,313	$ 32,992,293

NEW YORK CITY

January	$ 4,292,402	$ 3,790,644	$ 3,143,672	$ 2,290,061
February	4,295,947	3,550,702	2,946,406	1,993,265
March	5,213,242	4,049,325	3,446,343	2,258,141
April	4,663,209	3,717,162	3,208,394	2,245,252
May	4,722,781	3,696,238	3,231,368	2,330,772
June	5,241,152	4,131,421	3,305,377	2,551,498
July	4,962,639	4,346,966	3,582,275	2,690,698
August	4,937,188	4,039,077	3,360,502	2,663,808
September	4,905,135	4,125,634	3,555,766	2,583,063
October	4,780,336	4,300,033	4,000,977	3,144,077
November	4,674,557	4,180,076	3,267,920	2,703,563
December	4,950,351	4,290,909	3,613,262	2,592,912
Total	$ 57,538,939	$ 48,218,187	$ 40,662,262	$ 30,047,110

TOTAL 25 CITIES EXCLUDING NEW YORK CITY

January	$ 255,897*	$ 258,012	$ 265,266	$ 252,989
February	234,142*	229,637	237,278	208,080
March	287,530*	272,561	254,828	246,465
April	268,005*	279,057	265,199	247,320
May	246,020*	253,525	241,018	256,479
June	279,739*	283,361	244,609	241,976
July	260,165*	282,040	260,526	251,399
August	267,405	263,779	237,671	249,828
September	271,882	274,957	253,536	232,021
October	263,715	265,105	272,434	274,544
November	268,975	254,103	232,439	240,244
December	303,636	283,535**	280,047	243,838
Total	$ 3,207,111	$ 3,199,672**$	3,045,051	$ 2,945,183

*Estimated **Revised

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C3150 -1 4/11/83

Dun & Bradstreet

a company of The Dun & Bradstreet Corporation

Business Economics Division

99 Church Street, New York, N.Y. 10007
212/285-7417

For Release Apr. 4, 1983

Monthly Bank Clearings

H-25 No. 1

JANUARY BANK CLEARINGS CONTINUE UPWARD TREND TO NEW HIGH

NEW YORK, April 1--Continuing at a record-breaking clip in the initial month of 1983, bank clearings in twenty-six leading centers surged to a new high of $5,546,083,996,000 in January, climbing 5.6 per cent above December's peak of $5,253,987,076,000, reports Dun & Bradstreet. Too, activity advanced 22.0 per cent over the $4,547,620,520,000[R] in check transactions for the like month of 1982.

New York banks cleared an unprecedented volume of $5,274,289,997,000 in checks, a 6.5 per cent increase over December's volume of $4,950,350,652,000, and surpassed their previous high of $5,241,152,363,000 attained in June last year. Compared with the $4,292,402,329,000 handled in the comparable 1982 month, New York's lead widened to 22.9 per cent.

In contrast, check turnover in the twenty-five centers outside of New York reversed direction in January, dropping 10.5 per cent to $271,793,999,000, below December's record total of $303,636,424,000. However, banks in these cities did hold a 6.5 per cent margin over the year-earlier volume of $255,218,191,000[R] in the prior January.

Greatest headway over a year ago was made by Buffalo with a 36.1 per cent gain, followed by Boston's 32.7 per cent, and New York's 22.9 per cent increases. Of the seven cities losing ground from the initial month last year, Houston showed the most severe slowing as its check transactions dropped 12.8 per cent. Declines in the 5 per cent range were noted in New Orleans, Dallas and Omaha.

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(Statistical tables enclosed.)

2. MONTHLY BANK CLEARING REPORT
from Economic Analysis Department of the Dun & Bradstreet Corporation.

Monthly Comparisons of Bank Clearings by Cities
(in thousands of dollars)

	January 1983	January 1982	% Change	December 1982
Boston.....	$ 21,435,271	$ 16,157,153	+ 32.7	$ 23,881,471
Philadelphia.....	8,676,675	7,471,280	+ 16.1	9,967,604
Buffalo.....	12,641,119	9,286,075	+ 36.1	13,636,935
Pittsburgh.....	10,218,577	10,124,521	+ 0.9	11,959,920
Cleveland.....	6,534,487	6,781,351	- 3.6	7,717,813
Cincinnati.....	4,866,652	4,722,175	+ 3.1	5,044,362
Baltimore.....	5,541,915	5,234,139*	+ 5.9	6,045,321
Richmond.....	2,565,164	2,300,014	+ 11.5	2,708,567
Atlanta.....	19,516,421	18,353,673	+ 6.3	20,948,267
New Orleans.....	3,721,415	3,943,627*	- 5.6	4,887,837
Memphis.....	2,677,184	2,297,206	+ 16.5	2,765,359
Chicago.....	23,127,707	20,687,375	+ 11.8	25,255,688
Detroit.....	9,223,006	9,241,118	- 0.2	10,388,177
St. Louis.....	6,006,241	5,138,743	+ 16.9	6,735,202
Louisville.....	3,171,008	3,206,068	- 1.1	3,398,781
Minneapolis.....	9,197,585	7,985,279	+ 15.2	9,857,851
Kansas City.....	7,731,427	7,101,997*	+ 8.9	7,930,123
Omaha.....	2,860,617	3,021,573	- 5.3	2,852,232
Denver.....	8,110,920	7,840,623	+ 3.4	9,308,483
Dallas.....	15,191,018	16,009,847	- 5.1	16,419,436
Houston.....	18,070,846	20,731,443	- 12.8	21,245,922
Los Angeles.....	34,913,258	34,050,269*	+ 2.5	39,570,720
San Francisco.....	25,847,414	24,081,784	+ 7.3	29,993,981
Portland, Ore.....	3,772,774	3,469,706	+ 8.7	4,041,102
Seattle.....	6,175,298	5,981,152	+ 3.2	7,075,270
Total 25 Cities.....	$ 271,793,999	$ 255,218,191*	+ 6.5	$ 303,636,424
New York.....	5,274,289,997	4,292,402,329	+ 22.9	4,950,350,652
Total 26 Cities.....	$5,546,083,996	$4,547,620,520*	+ 22.0	$5,253,987,076

*Revised

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3. MONTHLY BANK CLEARING REPORT

SUMMARY OF BANK CLEARINGS--MONTHLY--1980 TO DATE
(Millions of Dollars)

TOTAL 26 UNITED STATES CITIES

	1983	1982	1981	1980
January	$ 5,546,084	$ 4,547,621**$	4,048,656	$ 3,408,938
February		4,530,089*	3,780,339	3,183,684
March		5,500,772*	4,321,886	3,701,171
April		4,931,214*	3,996,219	3,473,593
May		4,968,801*	3,949,763	3,472,386
June		5,520,891*	4,414,782	3,549,986
July		5,122,804*	4,629,006	3,842,801
August		5,204,593	4,302,856	3,598,173
September		5,177,017	4,400,591	3,809,302
October		5,044,051	4,565,138	4,273,411
November		4,943,532	4,434,179	3,500,359
December		5,253,987	4,574,444	3,893,509
Total		$ 60,745,372**$	51,417,859	$ 43,707,313

NEW YORK CITY

January	$ 5,274,290	4,292,402	$ 3,790,644	$ 3,143,672
February		4,295,947	3,550,702	2,946,406
March		5,213,242	4,049,325	3,446,343
April		4,663,209	3,717,162	3,208,394
May		4,722,781	3,696,238	3,231,368
June		5,241,152	4,131,421	3,305,377
July		4,862,639	4,346,966	3,582,275
August		4,937,188	4,039,077	3,360,502
September		4,905,135	4,125,634	3,555,766
October		4,780,336	4,300,033	4,000,977
November		4,674,557	4,180,076	3,267,920
December		4,950,351	4,290,909	3,613,262
Total		$ 57,538,939	$ 48,218,187	$ 40,662,262

TOTAL 25 CITIES EXCLUDING NEW YORK CITY

January	$ 271,794	$ 255,219**$	258,012	$ 265,266
February		234,142*	229,637	237,278
March		287,530*	272,561	254,828
April		268,005*	279,057	265,199
May		246,020*	253,525	241,018
June		279,739*	283,361	244,609
July		260,165*	282,040	260,526
August		267,405	263,779	237,671
September		271,882	274,957	253,536
October		263,715	265,105	272,434
November		268,975	254,103	232,439
December		303,636	283,535	280,247
Total		$ 3,206,433	$ 3,199,672	$ 3,045,051

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*Estimated **Revised